



Department of State
Consumer Protection

Navigating Housing Scams

A FIVE PART SERIES

Part 3: Home Improvement

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Navigating Housing Scams: **Home Improvement Series**

Before making a home improvement project,
learn how to avoid costly mistakes.

? DID YOU KNOW?

Home improvement scams have consistently ranked among New Yorkers' top five consumer complaints.

The Division of Consumer Protection receives hundreds of complaints annually regarding home contractors' poor workmanship, overcharges, unfinished work and failure to show up or complete the job.

In part three of a five-part money-saving series, the Division of Consumer Protection provides homeowners with essential tips to avoid home improvement scams.

*For more tips on how to navigate housing scams,
check out our other [comprehensive guides](#).*



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Tips To Prevent Home Improvement Scams:

- ✓ **Shop around:** Get at least three estimates that include detailed information about the materials and services to be provided for the job and the project timeline.
- ✓ **Get references and check them:** Ask friends and neighbors for recommended contractors. Always contact references provided to you. Speak directly to former customers and ask to see examples of prior work.
- ✓ **Know the codes:** Check with your town or county about permit requirements and the applicable building codes. Be sure you or your contractor obtain the necessary permits.



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Tips To Prevent Home Improvement Scams:

- ✓ **Check your local government licensing requirements.** NYS does not license home improvement contractors, however, some counties and local municipalities do.
 - For example, home improvement contractors must be granted a license to work in the cities of New York and Buffalo, and in the counties of Suffolk, Nassau, Westchester, Putnam, and Rockland.
- If your local government requires licensure for home improvement contractors or certain home improvement trades, be sure to only hire a licensed contractor.



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More Tips To Prevent Home Improvement Scams:

- ✓ **Take advantage of professional associations:** Local home builder associations may offer to recommend reputable contractors and provide support if there's a dispute with the recommended contractor.
- ✓ **Never pay the full price upfront:** Establish a payment schedule tied to completing specific job stages. Withhold final payment until the entire project is completed to your satisfaction.
- ✓ **Before final payment:** Hold final payment until you complete a final walk-through, approve all the completed work, and all required inspections and certificates of occupancy are delivered.
- ✓ **Know your rights:** You have three days to cancel after signing a contract for home improvements. All cancellations must be in writing.



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More Tips To Prevent Home Improvement Scams:

- ✓ **Get it in writing:**
 - description of the work to be completed
 - timeline
 - price
 - payment schedule
- ✓ **Any changes must be in writing.**
- ✓ **Running into problems?** First, speak with your contractor and try to reach a resolution. If a resolution is not possible, file a complaint with your local consumer protection agency, the [New York Division of Consumer Protection](#) or the [New York State Attorney General](#).



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